

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cynthia Florence Dmochowski, *et al.*
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Title: ONLINE CAPITAL APPROVAL PROCESS
Grp./A.U.: 3694
Examiner: I. Jung Liu
Confirmation No.: 8740

Commissioner for Patents
P.O. Box 1450
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I hereby certify that this correspondence is being electronically filed with United States Patent and trademark Office on: <u>November 3, 2008</u> (Date)	
<u>Debbie Sams</u> (Printed or typed name of person signing the certificate)	
<u>/Debbie Sams/</u> (Signature of the person signing the certificate)	

Sir:

AMENDMENT UNDER 37 C.F.R. § 1.111

The Applicants have carefully considered this Application in connection with the Non-Final Examiner's Action electronically delivered October 9, 2008, and respectfully request reconsideration of this Application in view of the following Amendments and remarks.